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Market Fax January 10, 2017



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After 45 years of providing long term, fixed rate institutional financing, Greemann Capital is pleased to announce that we have expanded our business to include all of your commercial real estate financing needs. We are excited to offer our financing specialties in the following areas:

- · Permanent, both immediate and forward of up to 12 months
- · Construction & Construction to Permanent
- Bridge & Mezzanine
 Credit Tenant Lease (CTL)
- Public, Private, Partnership (Three P)

2015-2016 TREASURY CONSTANT MATURITIES -5 Year -10 Year

Our experience in origination, underwriting, closing and servicing commercial mortgages allows us to represent the transaction to provide the best possible loan for each borrower. Our sources include Life Insurance Companies, Agencies (Fannie Mae, Freddie Mac, HUD), CMBS, Banks (Local, Reginal, and National), and Credit Unions (CUSIP). Please give us a call to discuss any of your commercial real estate financing needs! Happy New Year!

US Treasury Bond Yields				Current Interest Rates	
Period	5 Year	10 Year	30 Year	Term	Rate Range
Current 1/9/17	1.87	2.36	2.96	3-5 Years	3.75% - 4.75%
Week End 1/6/17	1.92	2.42	3.00	7 &10 Years	4.125% - 5.50%
December 2016	1.96	2.49	3.11	15, 20, & 25 Years	4.50% - 5.50%
December 2015	1.70	2.24	2.97	Amortization	15 - 30 Years

Notes: Rate pricing will depend on a variety of factors such as LTV, DCR, etc. In general, properties that demonstrate a LTV below 65% and a DCR above 1.50x will result in the best rate pricing. In addition, multifamily rates tend to be lower with the agencies (FNMA, Freddie Mac, or HUD).

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